

INVENTOR: WEATHERFORD, ET AL.
TITLE: METHOD OF PROVIDING MERCHANT REBATES TO PURCHASERS

CLAIMS

Having thus described the invention, what is claimed as new and desired to be secured by Letters Patent is as follows:

1. A method of selecting credit/debit transactions of a participating merchant to provide a cash rebate to a customer of said participating merchant, the method comprising the steps of:

- a) providing a merchant credit/debit transaction identification code of a participating merchant to a credit/debit transaction sorting facility, and
- b) identifying by said merchant identification code at said sorting facility a one or more credit/debit transactions performed at said participating merchant to generate an identified participating merchant credit/debit transactions group each of said identified transactions in said group having a purchase amount associated therewith.

2. The method as claimed in claim 1 further comprising the step of calculating a rebate amount from said purchase amount of said identified transactions group.

INVENTOR: WEATHERFORD, ET AL.

TITLE: METHOD OF PROVIDING MERCHANT REBATES TO PURCHASERS

1 3. The method as claimed in claim 2 further comprising the step of notifying said
2 participating merchant of said rebate amount.

3 4. The method as claimed in claim 2 further comprising the step of incrementing a
4 customer rebate account by an amount in relation to said rebate amount.

5 5. The method as claimed in claim 4 further comprising the step of paying said customer
6 at least a portion of said customer rebate account.

7 6. The method as claimed in claim 1 further comprising the step of selecting at said sorting
8 facility a particular card issuer's credit/debit card transactions.

9 7. The method as claimed in claim 6 further comprising the step of calculating a rebate
10 amount from said purchase amount of said identified transactions.

11 8. The method as claimed in claim 7 further comprising the step of notifying said card
12 issuer of said rebate amount.

INVENTOR: WEATHERFORD, ET AL.

TITLE: METHOD OF PROVIDING MERCHANT REBATES TO PURCHASERS

1 9. The method as claimed in claim 7 further comprising the step of notifying said merchant
2 of said rebate amount.

3 10. The method as claimed in claim 7 further comprising the step of incrementing a
4 customer rebate account by an amount in relation to said rebate amount.

5 11. The method as claimed in claim 10 further comprising the step of paying said customer
6 at least a portion of said customer rebate account.

7 12. The method as claimed in claim 1 wherein the credit/debit transaction identifier of said
8 merchant is determined by performing a credit/debit transaction at said merchant location.

INVENTOR: WEATHERFORD, ET AL.

TITLE: METHOD OF PROVIDING MERCHANT REBATES TO PURCHASERS

1 13. A method for obtaining a cash rebate from a merchant comprising the steps of:

2 determining a credit/debit transaction identification of a merchant,

3 registering said merchant transaction identification with a credit/debit

4 transaction sorter,

5 selecting by said sorter a particular card issuer's credit/debit card

6 transactions to identify an issuer transactions group,

7 separating by said sorter from said issuer transactions group a one or

8 more transactions having said merchant transaction identification

9 associated therewith to provide a issuer/merchant sorted

10 transactions group.

11 14. The method as claimed in claim 13 further comprising the step of calculating a rebate

12 amount based on said issuer/merchant sorted transaction group.

13 15. The method as claimed in claim 13 wherein the credit/debit transaction identifier of said

14 merchant is determined by performing a credit/debit transaction at said merchant location.

15 16. The method as claimed in claim 14 further comprising the step of notifying said

16 merchant of said rebate amount.

INVENTOR: WEATHERFORD, ET AL.

TITLE: METHOD OF PROVIDING MERCHANT REBATES TO PURCHASERS

1 17. The method as claimed in claim 14 further comprising the step of notifying said card
2 issuer of said rebate amount.

3 18. The method as claimed in claim 14 further comprising the step of incrementing a
4 customer rebate account by an amount in relation to said rebate amount.

5 19. The method as claimed in claim 18 further comprising the step of paying said customer
6 at least a portion of said customer rebate account.

1 20. A method for obtaining a cash rebate from a merchant comprising the steps of:
2 determining a credit/debit transaction identification of a merchant by the
3 method comprising the steps of:
4 performing a credit/debit transaction at said merchant location,
5 transmitting data regarding said credit/debit transaction to a credit/debit
6 transaction sorter,
7 locating said credit/debit transaction data at said transaction sorter,
8 extracting said merchant transaction identification information from said
9 credit/debit transaction data,
10 registering said merchant transaction identification information with said credit/debit
11 transaction sorter,
12 selecting by said sorter a particular card issuer's credit/debit card transactions to
13 identify an issuer transactions group wherein each transaction of said issuer
14 transactions group has a purchase amount associated therewith,
15 separating by said sorter from said issuer transactions group a one or more transactions
16 having said merchant transaction identification associated therewith to provide
17 a issuer/merchant sorted transactions group, and
18 calculating a rebate amount from said purchase amount of said issuer/merchant sorted
19 transactions group.

INVENTOR: WEATHERFORD, ET AL.

TITLE: METHOD OF PROVIDING MERCHANT REBATES TO PURCHASERS

1 21. The method as claimed in claim 20 further comprising the step of notifying said
2 participating merchant of said rebate amount.

3 22. The method as claimed in claim 20 further comprising the step of incrementing a
4 customer rebate account by an amount in relation to said rebate amount.

5 23. The method as claimed in claim 22 further comprising the step of paying said customer
6 at least a portion of said customer rebate account.

7 24. The method as claimed in claim 20 further comprising the step of notifying said
8 merchant of said rebate amount.